



## Energy Efficiency Savings Make Homeownership Affordable

Aimee and John Graham's family of five moved from one inadequate rental home to another, draining resources without improving their living conditions. The 100 year old farmhouse they were renting was very difficult to heat and cool. The electric bill was nearly as much as the rent bill during the summer and winter months.

Motivated by the dream of owning a new construction energy efficient home with 100 percent financing, they applied for USDA's Single Family Housing Direct Loan program.

During loan underwriting Aimee experienced a partial loss of income that affected the family's loan repayment ability. Even with this set back, John and Aimee were still able to afford their American Dream. Rural Development Loan Specialist Sandra Grimsley implemented the provision of the Single Family Housing Direct Loan program that allows the expected utility bill savings that will be realized from new construction homes built under specific energy efficiency programs to be calculated into the borrower's ability to repay the mortgage. Along with this provision, they worked closely with their builder, Norman MacKenzie to adjust the home plans to meet their budget.



*Aimee and family receive the keys to their newly constructed Energy Star Certified home on June 13, 2016.*

Their new Energy Star certified home meets specific energy efficiency requirements that significantly lower their utility costs including :

- ☐ Thermal Enclosure System
- ☐ Water Management System
- ☐ HVAC System Quality Installation Contractor Checklist; and
- ☐ HVAC System Quality Installation Rater Checklist

Now the Grahams enjoy a better environment for their children with an average utility bill of \$100 a month and house payments they can afford. Utilizing this program "enabled us to take a huge step away from the precipice of poverty. It helped us restore stability and quality of life for our children. And most importantly, it gave us hope where we had none," said Aimee.

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**Date of Obligation:** Obligated 2/24/2016, Moved in 6/13/2016

**Congressional District:** Ocilla, Georgia- Representative Austin Scott, District 8; Senators Isakson and Perdue

**Partners:** Norman MacKenzie Home Construction

**Impact:** By USDA calculating utility bill savings for the borrower's loan repayment ability, a family of five achieved ownership of a new construction Energy Star Certified home that provides stability and quality of life to their family, and they enjoy low monthly utility bills.